

YCN Investigates ...

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the transaction, loading several hundred dollars onto the card at the same time.

The next day, however, Hansen discovered, “There was no [CVV] and so I couldn’t activate it.” When she took the receipt back to Walmart, she says the staff there were not very helpful.

“They didn’t seem interested in even talking to me about it,” said Hansen, “and they told me it was basically on Green Dot.”

Hansen claimed Green Dot will not connect calls with a representative unless they have a card with a CVV which, of course, presented another obstacle to resolving her issue.

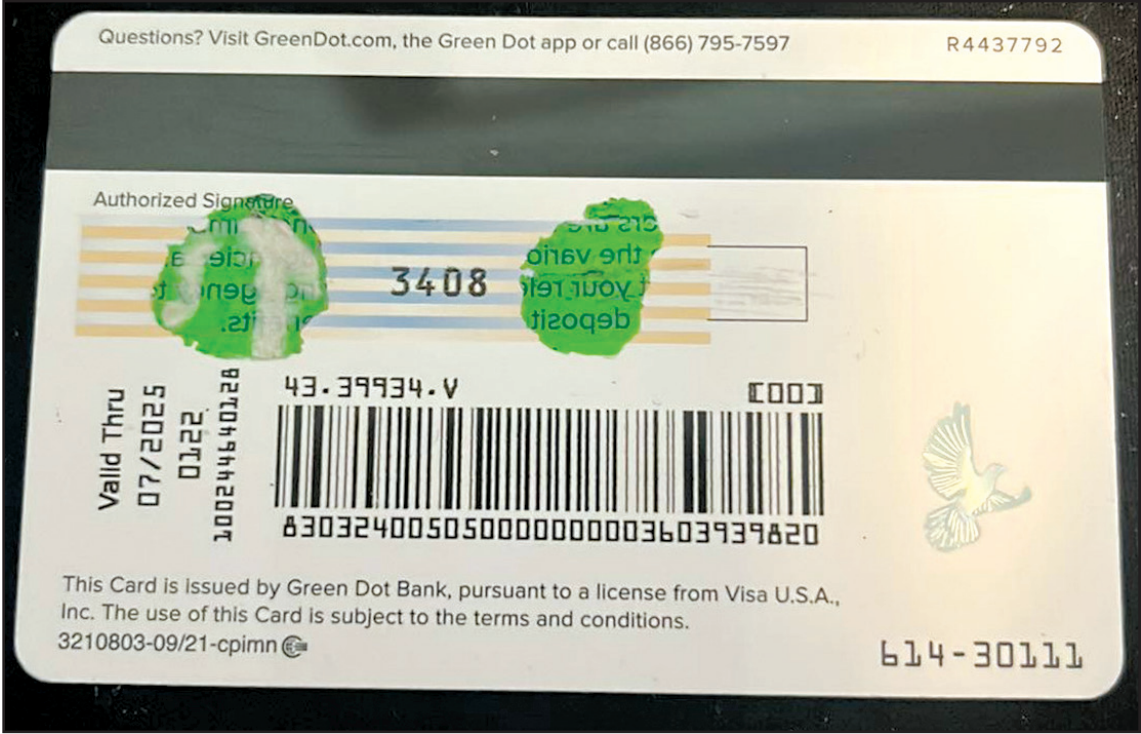
Yellowstone County News discovered two things when placing a test call to Green Dot: 1) that there is an option to skip entering a card number if you want to report fraud, and 2) they have very soothing hold music...

Hansen said it appeared that the package was opened by someone before her, who then “scraped the CVV code off,” and finally used super glue to close the box back up.

“What is dumbfounding,” stated Hansen, “is you cannot activate the card, or if you swipe the card, it cannot read as they did [try] several times at the store.”

A Billings Police officer even went to Walmart to investigate Hansen’s ordeal, but again, she felt the officer was not all that interested in her complaint.

One clue did finally crop up



Pictured here is the back of the card Hansen purchased, unaware that someone had already opened the package and was lurking in the shadows, waiting for an unsuspecting victim like her to put money on the card... their opportunity to jump. (Melissa Hansen photos)

for her the next time she went to the store: “Two other employees verified that yes, they knew that those cards were fraudulent,” she explained, “[and] they never took them off the shelf...” At least, not until the police showed up. Only then did the asset control supervisor remove the problem cards from the shelf.

Next came the words no one wants to hear: Hansen discovered that the card she bought was “actually registered to someone else,” according to Green Dot.

One might wonder at this point, why won’t any of the companies involved just refund the money?

According to Hansen, “Green Dot’s first excuse was that no money had ever been loaded on the card.” The next time she spoke to someone from Green Dot, they told her there were “several transactions and the money was gone.”

Walmart staff advised Hansen their refund policy is stated on their receipts, then passed the buck back to Green Dot.

Hansen’s story is not a one-off experience, at least not according to *Espinoza v. Walmart Inc.*, a class action lawsuit filed in 2019 in southern California. The complaint describes a scenario after plaintiff Guillermo Espinoza purchased two Green Dot cards from a Walmart located in San Marcos, California. Espinoza initially had trouble using the cards to pay rent, so he went back to the store where an employee told him it may “take a few days for the cards to activate.”

Later the same day, the

complaint says Green Dot’s automated system reported a balance of \$499.00 and \$500.00 on each of the plaintiff’s cards. However, on March 1, 2019, Espinoza called again, only to find that nearly every penny had been wiped out by two transactions at a separate Walmart in Hemet, California.

What happened next is nearly identical to Hansen’s story: Green Dot told Espinoza they could “not process any disputes for the transactions...” and said it was a “Walmart issue.” The Hemet Walmart manager advised him to call the company’s “fraud hotline.” The hotline stated they would launch an investigation. Finally, 15 days later, the Walmart Fraud Hotline said they’d completed their investigation, and “could not assist” Espinoza because “Walmart is not liable for those Visa cards,” and that his “only option was to follow up with Green Dot...”

Although dismissed in June 2020, the lawsuit provides reference to the fact that this purported scheme, which Hansen described as “negligent” and “bad business practice,” is not isolated to Montana.

Hansen says she’s filed complaints with various agencies including Montana’s Office of Consumer Protection (OCP), the Federal Bureau of Investigation (FBI), and the Office of Controllable Currency (OCC).

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October 2022

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
25	26 NO SCHOOL- ACE PIR JVFB @ Shepherd	27 HSVB vs Billings Central JHFB @ Roundup	28	29 HSVB @ Joliet	30 HSFB @ Shepherd	Oct. 1 JHVB @ Roundup JHFB vs Columbus JHCC & HSCC @ Big Timber JVVB @ Roberts Tournament HSVB @ Jefferson Tournament
2	3 JVFB vs Shepherd HPPTA Meeting—Fire Pit 7:00 PM SNAP Meeting Room 224 7:00 PM	4 JHVB @ Colstrip JHFB @ St. Francis FFA Meeting @ 6:30 PM	5	6 JHCC & HSCC @ Colstrip HSVB vs Roundup	7 HS FB vs Baker	8 HSVB vs Red Lodge JH and HS CC— Huntley Project Meet
9	10 JH GBB and WR Begins JVFB vs Red Lodge SP & D parent meeting	11 FFA Nile Setup 7-12 Choir Concert 6:00 PM-8:30 PM	12 FCCLA District Meeting @ Billings	13 CC @ Joliet (HS Only) HSVB vs Columbus (Cross Country Senior/Parent Night)	14 HS FB vs Colstrip (Senior/Parent Night)	15 HSVB @ Baker
16	17 Speech, Debate, Drama Parent Meeting Commons 6:30 PM Reg. Board Meeting Board Room— 6:30	18 FFA Nile Livestock Sales HSVB @ Colstrip	19	20 NO SCHOOL HS JV Football vs. Billings Central HSVB vs Shepherd Pack the Place in Pink	21 NO SCHOOL HSFB @ Red Lodge	22 CC State Meet @ Missoula GO BIG RED! JHGBB @ Hardin JHWR @ Lewistown
23	24 Halloween Be Safe !	25 JHWR hosts HP Mixer	26 7-12 Band Concert 6:00 PM-8:30 PM	27 HSVB Districts @ Red Lodge	28 QTR 1 Complete HSVB Districts @ Red Lodge	29 Fall Driver's Ed. Ends FB— 1st Round of Playoffs JHWR @ Shepherd JHGBB vs Columbus/Laurel

95th National FFA Convention—Indianapolis Oct. 26-29

2022 Educator Conference in Great Falls—Oct. 20-22